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CENTRAL FAX CENTER****PATENT****NOV 01 2007****Atty Docket No.: 200209086-1****App. Ser. No.: 10/802,163****IN THE CLAIMS:**

Please find below a listing of all of the pending claims. The statuses of the claims are set forth in parentheses.

1. (Original) A method of handling a financial transaction in a transaction switch, the method comprising the steps of:

receiving a primary transaction request from an initiator;

identifying a host from a routing table for receiving the primary

transaction request based on details provided in the primary transaction request;

transmitting the primary transaction request to the identified host;

receiving a response from the identified host,

determining a need for transmitting the primary transaction request to another host;

and

interpreting the response received and transmitting a final outcome back to the initiator.

2. (Original) The method according to Claim 1, wherein the step of receiving the primary transaction request comprises the step of receiving the primary transaction request in an XML format.

3. (Original) The method according to Claim 1 further comprising:

recording each transmission between the initiator, the transaction switch and the host

and assigning a unique identifier to each transmission.

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4. (Original) The method according to Claim 3 further comprising
- receiving a secondary transaction containing a reference to the primary transaction request;
 - retrieving a transaction history using the unique identifier; and
 - transmitting a request to a host contained in the transaction history for reversing the primary transaction.
5. (Currently Amended) A method of handling a composite financial transaction in a transaction switch, the steps comprising:
- receiving a primary transaction request from an initiator;
 - identifying the transaction as a composite transaction wherein the composite transaction comprises a transaction type and a payment type;
 - preparing a plurality of transaction packets for transmission to a plurality of hosts based on the transaction type and the payment type;
 - receiving a plurality of responses at the switch from the plurality of hosts, and
 - interpreting the plurality of responses and transmitting a final outcome to the initiator.
6. (Original) The method according to Claim 5, wherein the step of receiving the primary transaction request comprises the step of receiving the primary transaction request in an XML format.
7. (Original) The method according to Claim 5 further comprising determining from the plurality of responses a need for transmitting the request to another host.

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8. (Original) The method according to Claim 7 further comprising:

recording each transmission between the initiator, the transaction switch and the plurality of hosts and assigning a unique identifier to each transmission.

9. (Original) The method according to Claim 8 further comprising:

receiving a secondary transaction containing a reference to the primary transaction request;

retrieving a transaction history using the unique identifier; and

transmitting a request to hosts contained in the transaction history for reversing the primary transaction.

10. (Currently Amended) A transaction switch comprising:

means for processing a transaction request;

means for identifying the transaction as multi-host or composite or both, wherein a multi-host transaction is a transaction that has to be routed to multiple hosts;

means for identifying the transaction as composite, wherein a composite transaction comprises a plurality of transactions, each to be transmitted to a different host, and the plurality of transactions have different payment types and transaction types;

means for identifying the transaction as both multi-host and composite;

means for identifying a first host for processing the transaction; and

means for interpreting a response from the host after processing the transaction and determining a need for further processing.

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11. (Original) The switch according to Claim 10, wherein the means for interpreting a response further includes means for identifying a second host for processing the transaction.

12. (Original) The switch according to Claim 10 further includes means for preparing a plurality of transaction packets for a transaction identified as composite and identifying the payment and transaction types for each of the plurality of transaction packets.

13. (Currently Amended) A financial transaction handling system comprising:

an initiator for initiating a primary transaction request;

a transaction switch in communication with the initiator; and

at least one host in communication with the transaction switch for processing the transaction request;

wherein the transaction switch comprises:

means for processing the primary transaction request;

means for identifying the primary transaction request as multi-host or composite or both type of request, wherein a multi-host transaction is a transaction that has to be routed to multiple hosts;

means for identifying the transaction as composite, wherein a composite transaction comprises a plurality of transactions, each to be transmitted to a different host, and the plurality of transactions have different payment types and transaction types;

means for identifying the transaction as both multi-host and composite;

means for identifying the at least one host for sending the primary transaction request thereto; and

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means for interpreting a response from the at least one host and determining a need for further processing.

14. (Original) The system according to claim 13, wherein the primary transaction request is in an XML format.

15. (Original) The system according to claim 13, wherein the means for identifying the at least one host comprises means for identifying the at least one host from a routing table based on details provided in the primary transaction request.

16. (Original) The system according to claim 13, wherein the transaction switch further comprises means for recording each transmission between the initiator, the transaction switch and the at least one host and assigning a unique identifier to each transmission.

17. (Original) The system according to claim 16, wherein the transaction switch further comprising:

means for processing a secondary transaction request from the initiator, the secondary transaction request containing a reference to the primary transaction request;

means for retrieving a transaction history using the unique identifier; and

means for transmitting a request to the least one host contained in the transaction history for reversing the primary transaction.

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18. (Original) A program storage medium readable by a computer, tangibly embodying a program of instructions executable by the computer to perform method steps for handling a financial transaction in a transaction switch, the method steps comprising the steps of:

- receiving a primary transaction request from an initiator;
- identifying a host from a routing table for receiving the primary transaction request based on details provided in the primary transaction request;
- transmitting the primary transaction request to the identified host;
- receiving a response from the identified host;
- determining a need for transmitting the primary transaction request to another host; and
- interpreting the response received and transmitting a final outcome back to the initiator.

19. (New) The method of claim 1, wherein the determining a need for transmitting the primary transaction request to another host comprises:

- determining the need for transmitting the primary transaction request to the another host based on at least one of a payment type in the primary transaction request, a transaction type in the primary transaction request and a response code in the response received from the identified host.